

## AMENDMENT OF THE CLAIMS

1. (Currently Amended) A method of limiting the risk of default by renters and enabling housing for a greater number of people, where a lease guarantor warrants a landlord enabling a lease guarantor against default to evaluate a potential renter for purposes of providing access to leased housing to the potential renter, wherein the potential renter does not qualify against conventional leasing standards where there is no lease guarantor, may qualify for a lease warranted by the lease guarantor, said method comprising:

a. qualifying the risk of default by a qualifying the potential renter against [a] at least one lease warranty criteria by the a lease guarantor including:

- i. qualifying the renter against a background check;
- ii. qualifying the renter against a credit check; and
- iii. qualifying the renter against an employment check; and

b. calculating the cost of a warranted lease agreement for the potential renter and all subsequent potential renters, utilizing a computer program stored on a computer readable media implemented by a computer;

c. [b.] warranting a the landlord by the lease guarantor against default by the renter that is qualified, whereby the landlord offers grants the warranted lease agreement to the renter based on a warranty by the guarantor; and [.]

d. entering into the warranted lease upon acceptance of the agreement.

2. (Currently Amended) The method of claim 1 wherein the background check includes checking the renter's background for a felony and ~~denying the warranty if the renter has a felony conviction and wherein the credit check includes checking the renter's credit for a past due utility bill and denying the warranty if the renter has a past due utility bill.~~

3. (Canceled)

4. (Canceled)

5. (Canceled)

6. (Currently Amended) The method of claim 1 ~~5~~ wherein the renter is qualified against the at least one lease warranty criteria, regardless of: judgment for non-payment of rent, bankruptcy, automobile repossession, unpaid medical bills, unpaid student loans and lack of credit.

7. (Canceled)

8. (Canceled)

9. (Canceled)

10. (Canceled)

11. (Canceled)

12. (Canceled)

13. (Canceled)

14. (Canceled)

15. (Canceled)

16. (Currently Amended) The method of claim 1 ~~11~~, wherein an ejectment conviction is required before the renter is in default.

17. (Original) The method of claim 16 further including the step of the potential renter completing a guarantor's application on an Internet web-site to qualify the renter against the lease warranty criteria.

18. (Currently Amended) The method of claim ~~1~~ 16 further including the step of providing a database of landlords who would accept a warranty by the guarantor.

19. (Original) The method of claim 18 further including the step of notifying the landlord in the database, via the Internet, of a renter qualified by the guarantor.

20. (Currently Amended) The method of claim ~~1~~ 14 further including after step b, the step of steps of inputting

~~information provided by the background check, the modified credit check and the employment check into a computer program whereby the program determines if the renter qualifies against the background check, the credit check and the employment check;~~

~~outputting a guarantor's fee agreement when the renter qualifies against the lease warranty criteria; and~~

~~outputting~~ generating a list of landlords ~~who are~~ willing to enter into the a warranted lease agreement.

21. (New) A method of limiting the risk of default by renters and enabling housing for a greater number of people, where a lease guarantor warrants a landlord against default, said method comprising:

a. qualifying the risk of default by a potential renter against at least one lease warranty criteria including:

- i. qualifying the renter against a background check;
- ii. qualifying the renter against a credit check;
- iii. qualifying the renter against an employment check;

b. calculating the cost of a warranty for the potential renter and all subsequent potential renters, utilizing a computer program stored on a computer readable media

implemented by a computer;

- c. offering a warranted lease agreement to the renter;
- d. selling the warranty to the landlord when the renter enters into the warranted lease agreement; and
- e. warranting the landlord against default by the renter.

22. (New) A method of limiting the risk of default by renters and enabling housing for a greater number of people, where a lease guarantor warrants a landlord against default, said method comprising:

- a. qualifying the risk of default by a potential renter against at least one lease warranty criteria including:
  - i. qualifying the renter against a background check;
  - ii. qualifying the renter against a credit check;
  - iii. qualifying the renter against an employment check;
- b. calculating the cost of a warranty for the potential renter and all subsequent potential renters, utilizing a computer program stored on a computer readable media implemented by a computer;
- c. offering a warranty to the renter; and
- d. selling the warranty to the renter when the renter enters into a lease with the landlord; wherein the warranty warrants the landlord against default by the renter.